

## **WHEN FINES ARE SENT TO COLLECTIONS**

When court fines are not paid in the time required by the court, they are usually referred to a collection agency.

Collection agencies add a large fee (often 30-50%) to the fine and charge interest. The fine increases over time as interest accumulates. Having fines in collections also causes your credit rating to decline.

The Department of Licensing (DOL) is notified of fines that are unpaid on traffic infractions and criminal traffic offenses. This is called an "FTA." This failure to pay the fine or "FTA" will cause your driver's license to be suspended. Driving on a suspended license is a criminal offense.

The only way to reinstate a license that is suspended *due to unpaid fines* (a license may be suspended for another reason) is to contact the collection agency(ies) and pay the entire fine or begin to make payments. Establishing a payment plan will release the "FTA" and allow the DOL to reinstate your license.

When fines are neglected on multiple traffic infractions and criminal offenses, it can become a large and difficult problem. If your license is suspended due to unpaid traffic fines, you must have the "FTA" released in *each* case to obtain your driver's license back.

Once fines are addressed, you must go to DOL to have your license properly reissued.



### **BAINBRIDGE ISLAND MUNICIPAL COURT**

Mailing address: PO Box 151  
Rollingbay, WA 98061

Location address: 10255 NE Valley Road  
Bainbridge Island, WA 98110

Phone: 206-842-5641  
Fax: 206-842-0316

Website: [www.bainbridgewa.gov](http://www.bainbridgewa.gov)  
[court@bainbridgewa.gov](mailto:court@bainbridgewa.gov)

## **COLLECTION AGENCIES**

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**PAYING OFF LEGAL DEBT IN COLLECTIONS AND  
REINSTATING YOUR DRIVER'S LICENSE**

This brochure is intended to give you the information to start paying off your fines and reinstate your driver's license.

### **WHERE TO START**

1. Obtain a list of all your outstanding legal financial debts. The Bainbridge Island Court Clerk is willing to provide a print out for you at no charge. This will list your case numbers, what court the case is in and the amount of the outstanding debt in each court (before the debt was sent to collections).
2. Contact the collection agency to find out what fines the agency has. If you have multiple fines in different agencies, you must contact each agency about setting up a payment plan so that the FTA can be released. A list of the common local agencies has been provided. You may need to contact individual courts to find out which collection agency your fine has been referred to.
3. If your fine has not been referred to a collection agency yet, you must contact the court where the fine was imposed and find out possible arrangements to make payments and have the FTA released. Each court may have different policies and procedures.
4. Once all fines are paid or set up on a payment plan, go to your local DOL to find out what is needed to get your license properly reissued.

### **COLLECTION AGENCIES USED BY SELECT COURTS**

- Bainbridge Island Municipal Court AllianceOne
- Bremerton Municipal Court AllianceOne
- Port Orchard Municipal Court AllianceOne
- Poulsbo Municipal Court AllianceOne
- Kitsap County District Court Dynamic
- Kitsap County Superior Court Dynamic
- Seattle Municipal Court Alliance One (PMT for some accounts)
- King County District Court NCO Financial Systems
- Pierce County District Court NCO Financial Systems

#### **ALLIANCEONE**

6565 Kimball Drive Ste #200  
PO Box 2449  
Gig Harbor, WA 98335  
1-800-456-8838

#### **DYNAMIC COLLECTION AGENCY**

1-800-464-3457

#### **PMT SOLUTIONS**

1-877-881-4854

#### **NCO FINANCIAL SYSTEMS INC.**

1-888-305-9714

### **DEPARTMENT OF LICENSING**

Various services are available online at **[www.dol.wa.gov](http://www.dol.wa.gov)**.

- ✓ Learn how to reinstate your license
- ✓ Change your driver license/ID card address

### **CREDIT COUNSELING RESOURCES**

- **National Foundation for Credit Counseling**  
(800) 388-2227  
[www.nfcc.org](http://www.nfcc.org)
- **The Assoc. of Independent Consumer Credit Counseling Agencies**  
[www.aiccca.org/](http://www.aiccca.org/)
  - **American Financial Solutions**  
263- 4th Street  
Bremerton, WA 98337  
1-888-282-5494  
<http://www.myfinancialgoals.org/>
- Free online education
- Non-profit financial education and consumer credit counseling agency